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Merchant Accounts And Shopping Systems

Congratulations! You created an impulse in a customer to buy your product, but there's one small catch--without some way to process their credit card information, your sale is gone.

One of the best ways to capture and use customer credit card information is with a merchant account (Visa, MasterCard, American Express) that is tied to your electronic shopping system. It used to be hard to get such a merchant account but no longer. It seems like every company out there is ready to give (well, not give but sell) you a merchant account, but beware.

You will run into all kinds of deals from people trying to lease you credit card swiping equipment, too. But unless you do a ton of face-to-face business, you will never see a real credit card and that credit card swiping machine will serve you better as a doorstop. I can safely say that nearly all of my sales are done via the Internet or telephone. Every once in a while, I'll get the odd fax order, but far and wide I have no use for a physical swiping machine. Even when I do sell products at the back of the room during my speaking engagements, I just fill out a form by hand to use later, and when possible, I bring my portable computer and capture customer information electronically to be used online later. And these days it seems I am finding more and more places have wireless networks to use so I can enter all the customer, account, and order information on the spot and submit the whole transaction online instantly. It's as if the customer was logging into my shopping cart system from somewhere else.

When shopping for a merchant account, it is important to get firm numbers on up-front fees, monthly fees, credit card percentages, and costs per transaction, so be sure to get the merchant's definition for a "transaction," such as whether obtaining authorization only constitutes a transaction or whether processing a return does. All of these fees can add up, but still will seem like mere pennies when the orders start flowing in.

Another piece of advice to heed--don't try to save a few bucks by signing up for a merchant account, even if it is free, before you choose a shopping system. The shopping system is much more important. Make sure that any merchant account you consider works well with your shopping system.

One final bit of information is that you must sign up directly with American Express to take their credit cards. You can do this online at <http://www.americanexpress.com/homepage/mechant.shtml>.

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